

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: IRMA J. BURNS

§  
§  
§  
§

Case No. 08-73569

Debtors

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/04/2008.
- 2) The plan was confirmed on 03/13/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 07/22/2011.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/09/2010.
- 5) The case was completed on 08/29/2013.
- 6) Number of months from filing or conversion to last payment: 57.
- 7) Number of months case was pending: 61.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$2,500.00.
- 10) Amount of unsecured claims discharged without full payment: \$11,724.11.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 22,677.44	
Less amount refunded to debtor	\$ 327.73	
<b>NET RECEIPTS</b>		<b>\$ 22,349.71</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 3,275.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,422.47	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 4,697.47</b>
Attorney fees paid and disclosed by debtor:	\$ 225.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
GERACI LAW L.L.C.	Lgl	3,500.00	3,500.00	3,500.00	3,275.00	0.00
HEIGHTS FINANCE	Sec	200.00	798.92	200.00	200.00	5.05
HEIGHTS FINANCE	Uns	598.00	0.00	598.92	419.24	0.00
OCWEN	Uns	0.00	13,108.65	0.00	0.00	0.00
PARDA FEDERAL CREDIT UNION	Sec	3,195.00	3,194.59	3,194.59	3,194.59	220.60
PARDA FEDERAL CREDIT UNION	Uns	0.00	0.00	0.00	0.00	0.00
INTERNAL REVENUE SERVICE	Pri	4,100.00	5,816.10	5,816.10	5,816.10	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	1,622.54	1,622.54	1,135.78	0.00
ILLINOIS DEPT OF REVENUE	Pri	300.00	142.30	142.30	142.30	0.00
ILLINOIS DEPT OF REVENUE	Uns	0.00	30.00	30.00	21.00	0.00
ACE AMERICA'S CASH EXPR	Uns	950.00	949.00	949.00	664.30	0.00
ADVANCE AMERICA	Uns	2,700.00	NA	NA	0.00	0.00
COMCAST COMMUNICATIONS	Uns	273.00	NA	NA	0.00	0.00
CREDIT ONE BANK	Uns	937.00	NA	NA	0.00	0.00
PREMIER BANKCARD/CHARTER	Uns	504.00	504.16	504.16	352.91	0.00
EAST BAY FUNDING	Uns	505.00	505.36	505.36	353.75	0.00
RECOVERY MANAGEMENT	Uns	174.00	174.39	174.39	122.07	0.00
EAST BAY FUNDING	Uns	830.00	830.81	830.81	581.57	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
HSBC BANK N/A	Uns	567.00	581.17	581.17	406.82	0.00
IMAGE RECOVERY ASSOCIATES	Uns	50.00	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL	Uns	527.00	527.11	527.11	368.98	0.00
NICOR GAS	Uns	1,900.00	1,127.67	1,127.67	789.37	0.00
ERROR	Uns	3,218.00	NA	NA	0.00	0.00
PARDA FEDERAL CREDIT UNION	Uns	405.00	140.33	140.33	98.23	0.00
TOWN NORTH BANK	Uns	1,006.00	NA	NA	0.00	0.00
TUESCHER DENTAL GROUP	Uns	80.00	NA	NA	0.00	0.00
PARDA FEDERAL CREDIT UNION	Uns	0.00	3,004.30	3,004.30	2,103.01	0.00
LVNV FUNDING LLC	Uns	0.00	937.95	937.95	656.57	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 3,194.59	\$ 3,194.59	\$ 220.60
All Other Secured	\$ 200.00	\$ 200.00	\$ 5.05
<b>TOTAL SECURED:</b>	<b>\$ 3,394.59</b>	<b>\$ 3,394.59</b>	<b>\$ 225.65</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 5,958.40	\$ 5,958.40	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 5,958.40</b>	<b>\$ 5,958.40</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 11,533.71</b>	<b>\$ 8,073.60</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 4,697.47	
Disbursements to Creditors	\$ 17,652.24	
<b>TOTAL DISBURSEMENTS:</b>		<b>\$ 22,349.71</b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 12/27/2013

By: /s/ Lydia S. Meyer  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.